

COMPILATION OF LITERATURE

RELATING TO

The Fire Waste of the Country

AND THE BEST MEANS OF REDUCING IT.

Issued under the auspices  
... of the ...

Mutual Fire Underwriters  
... Association ...

OF ONTARIO.

For General Distribution.

C. M. TAYLOR, Waterloo.  
J. N. MCKENDRICK, Galt.  
SENECA JONES, Hamilton. } Committee.



1899



Hamilton, Feb. 3rd, 1899.

Dear Sir:--

A pamphlet has been issued under the Auspices of the Mutual Fire Underwriters' Association of Ontario, with a view to show the necessity of obtaining legislation to stop the present enormous fire waste of the country.

I am instructed to send you a copy with request that if a measure is introduced at the present session of the Legislature, you will give it your careful consideration.

Yours truly,

SENECA JONES.

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**A Compilation of Matter relating to the Fire  
Marshal System as a check on the  
Fire Waste of the Country.**

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There are few, apparently, who stop to consider what an appalling loss is sustained by the country from year to year through the destruction of property by fire. The reason for this may be found in the fact that much of the property destroyed, being insured, the individual loss is not felt, but they forget that while the loss to the individual may be made up, yet the Insurance Company paying the loss is only the medium by which the indemnity to the individual is collected from the whole community and that the property having gone out of existence, the country must of necessity, be, by so much, the loser.

The causes of fires are numerous, and many fires could be avoided if we had a law clothing the proper official with the necessary authority to thoroughly investigate all fires, placing the responsibility where it rightfully belongs. The law, such as exists notably in the States of Massachusetts and Maryland, known as the Fire Marshal law, appears to be what is required. Germany, Denmark, France and Russia have a system of investigating fires in all the principal Cities, and as will be seen, a great many Cities of the United States are working in the same direction as Massachusetts and Maryland, and in London, England, the Fire Marshal system has been agitated for many years, showing conclusively the trend of thought and action in the various countries of the world on the subject. Following will be found selections from various sources and authorities bearing on the fire waste and the Fire Marshal system, which it is hoped will be of interest to all who care to investigate the subject and inform themselves.

Mr. Seneca Jones of Hamilton, was deputed by the Mutual Fire Underwriters Association to look into the Fire Marshal system while in Boston in May 1898, and to report to the Association. The information obtained is given in the shape of the following questions and answers.

Information relating to the Department of State Fire Marshal, State of Massachusetts, U.S., Charles W. Witcomb, Esq. Fire Marshal

1—Q—Date when the Department of Fire Marshal was established ?

1—A—Bill became a law June 1st, 1894, to go into operation July 1st, 1894, thirty days after passage of law.

2—Q—By what process was the Department of Fire Marshal established, what difficulties, if any, were met in obtaining the necessary legislation?

2—A—Bill was introduced into House of Representatives, went through the several stages there, went to the Senate, took its course there, and was signed by the Governor.

3—Q (a)—Did the idea of Fire Marshal originate with the State, or were the Insurance Companies behind the movement? (b)—Do the Insurance Companies pay any part of the cost of the Department? (c)—In what way is the cost of the Department provided for? (d)—If investigation places responsibility of the fire with the individual will he be required to pay the expenses?

3—A (a)—Do not think there were any particular difficulties. The Insurance Commissioner recommended the establishment of such a department in his annual report for several years previous.

(b)—No.

(c)—The marshal submits an estimate of the amount needed to the state auditor, who presents the same to the state Legislature, where it is voted upon and passed.

(d)—No.

4—Q (a)—What officials are required in the administration of the Fire Marshal system? (b)—How are they designated? (c)—Where located? (d)—What salaries are they paid?

4—A (a)—In Massachusetts the department consists of Fire Marshal, Deputy Fire Marshal, and aids

(b)—See 4 (a)

(c)—The fire marshal and deputy are located at the department headquarters, the aids are distributed in the principal cities throughout the state, each man having a certain district.

(d)—Marshal, \$4,500; Deputy, \$2,500; Aids, \$1,000 per annum.

5—Q—Does the Fire Marshal Department investigate every fire, if not, what are the exceptions?

5—A—Under the law, the chief engineers of fire departments or boards of selectmen are required to investigate all fires in their city or town, and report the same to the aids in charge of the district of which their city or town is a part. Where they report a fire as being all straight, and simply a small loss we stand on their investigation, but where they report a fire as incendiary or unknown, or where there is a large loss, the aid connected with this department makes a special investigation. In the city where an aid is located, every fire is investigated. The aids who have districts outside the city of Boston in a great many instances have a large number of miles to travel to get at a fire. If where it can be seen that a fire has caused very small loss, and is all straight, you can see that it would save considerable expense to depend on the chief or selectman, as in reality they are a part of the department.



6—Q—When a fire happens, through what means is the Department made aware of the fact?

6—A—The chief engineer or board of selectmen report to the aid in charge of the district.

7—Q—When the department is informed of a fire, what then is the procedure?

7—A—The aid proceeds to the scene of the fire and makes an investigation, and where the fire is of unknown or incendiary origin, he makes a special report in writing to this office of all the circumstances and statements of witnesses. Where he finds a fire from any reasonable cause, he simply makes a statement of the same on a blank furnished him for that purpose.

8—Q—Has the department statistics to show that the fire waste is less than before the institution of the system, and if so, what is the showing?

8—A—The loss for 1890, 1891, 1892 and 1893 (the four years before the establishment of the fire marshal's department) was \$26,348.628; for 1894, 1895, 1896, 1897, the four since it was \$21,872.647.

9—Q—What does the department cost per annum?

9—A—About \$34 000.

10—Q—What result does the Fire Marshal department show, or in other words does it pay?

10—A—Have forwarded you annual reports which will show you the working of the department.

11—Q—What are the principal difficulties in the working of the system?

11—A—There are none.

12—Q—What has been the effect of the Fire Marshal system in respect to preventing fires through carelessness and improper buildings and the like?

12—A—The effect has been very good in respect to preventing fires through carelessness.

13—Q—Does the Fire Marshal Department involve an official inspection of buildings or premises with a view to lessening the fire hazard?

13—A—You will see by sec. 5 of the law establishing the office, (copy of which is enclosed) that the fire marshal has supreme power in regard to ordering dangerous conditions to be remedied.

14—Q—Would the experience of the Department suggest anything in the way of official inspections of mercantile and manufacturing establishments, and does the system involve any such?

14—A—This would undoubtedly be a very good thing, but it is not involved in our system, as in the City of Boston the board of fire underwriters have a bureau of inspection, and the state police look after the manufacturing establishments.

15—Q—Is the Department popular with the people?

15—A—Yes.

16—Q—Please give any special or general information not brought out in the foregoing questions and answers given thereto, and which ought to be known in order to a comprehensive knowledge of the Fire Marshal system.

16—A—Think about everything has been covered by the foregoing questions.

17—Q—Can a copy of the Statutes be had?

17—A—Enclosed.

## STATE FIRE MARSHAL.

### CHAPTER 444, ACTS OF 1894.

*Be it enacted, etc., as follows:*

SECTION 1.—The governor, with the advice and consent of the council, shall appoint an officer to be known as the State Fire Marshal, who shall be a citizen of the Commonwealth; to hold office for the term of five years from the date of his appointment or until his successor is appointed and qualified. Said fire marshal may be removed for cause at any time by the governor with the advice and consent of the council. The governor and council may, upon the recommendation of the fire marshal, appoint a deputy marshal to assist him in his duties, and such deputy may in like manner be removed. In the event of a vacancy in the office of marshal, or during the absence or disability of that officer, the deputy marshal shall perform the duties of the office.

SECTION 2.—The state fire marshal, in the city of Boston, and the board of fire engineers in every other city, and in every town in which a board of fire engineers is established, and the board of selectmen in any town in which no board of fire engineers is established, shall investigate the cause, origin and circumstances of every fire occurring in such city or town in which property has been destroyed or damaged, and shall specially make investigation whether such fire was the result of carelessness or design. Such investigation shall be begun within two days, not including the Lord's day, of the occurrence of such fire, and the fire marshal shall have the right to supervise and direct such investigation whenever he deems it expedient or necessary. The board making investigation of fires occurring in cities and towns, other than the city of Boston, may forthwith notify said fire marshal, and shall, within one week of the occurrence of the fire, furnish to the said fire marshal a written statement of all the facts relating to the



cause and origin of the fire, the kind, value and ownership of the property destroyed, and such other information as may be called for by the blanks provided by the said fire marshal. The fire marshal shall keep in his office a record of all fires occurring in the Commonwealth, together with all facts, statistics and circumstances, including the origin of the fires, which may be determined by the investigations provided for by this act; such record shall at all times be open to public inspection, and such portions of it as the insurance commissioner may deem necessary shall be transcribed and forwarded to him within fifteen days from the first day of January.

SECTION 3.—It shall be the duty of said fire marshal to examine or cause examination to be made into the cause, circumstances and origin of all fires occurring within the Commonwealth, to which his attention has been called in accordance with the provisions of section two of this act, by which property is accidentally or unlawfully burned, destroyed or damaged, and to specially examine and decide whether the fire was the result of carelessness or the act of an incendiary. The said fire marshal shall, when in his opinion said proceedings are necessary, take or cause to be taken the testimony on oath of all persons supposed to be cognizant of any facts or to have means of knowledge in relation to the matters as to which an examination is herein required to be made, and shall cause the same to be reduced to writing; and if he shall be of opinion that there is evidence sufficient to charge any person with the crime of arson he shall cause such person to be arrested and charged with such offence, and shall furnish to the proper district attorney all such evidence, together with the names of witnesses and all the information obtained by him, including a copy of all pertinent and material testimony taken in the case; and he shall report to the insurance commissioner, as often as such commissioner shall require, his proceedings and the progress made in all prosecutions for arson, and the result of all cases which are finally disposed of.

SECTION 4.—The fire marshal and deputy fire marshal shall each have the powers of a trial justice for the purpose of summoning and compelling the attendance of witnesses before them or either of them, to testify in relation to any matter which is, by the provisions of this act, a subject of inquiry and investigation. Said fire marshal and deputy fire marshal may also administer oaths and affirmations to persons appearing as witnesses before them; and false swearing in any matter or proceeding aforesaid shall be deemed perjury, and shall be punished as such. Said fire marshal and his subordinates shall have authority, at all times of the day or night, in the performance of the duties imposed by the provisions of this act, to enter upon and examine any building or premises where any fire has occurred, and other buildings and premises adjoining or near the same. All investigations held by or under the direction of the fire marshal may in his discretion be private, and persons other than those required to be present by the provisions of this act may be excluded from the place where such investigation is held, and witnesses may be kept separate

and apart from each other and not allowed to communicate with each other until they have been examined.

SECTION 5.—The fire marshal, the fire commissioners of the city of Boston, the board of fire engineers in all towns and cities where such board is established, and the mayor and aldermen in cities and the selectmen in towns where no board of fire engineers exists, shall have the right at all reasonable hours, for the purposes of examination, to enter into and upon all buildings and premises within their jurisdiction. Whenever any of said officers shall find in any building or upon any premises combustible material or inflammable conditions dangerous to the safety of such building or premises they shall order the same to be removed or remedied, and such order shall be forthwith complied with by the owner or occupant of said building or premises: *provided, however*, that if the said owner or occupant shall deem himself aggrieved by such order he may, within twenty-four hours, appeal to the fire marshal, and the cause of the complaint shall be at once investigated by the direction of the latter, and unless by his authority the order of the board above named is revoked, such order shall remain in force and be forthwith complied with by said owner or occupant. The fire marshal, fire commissioners, fire engineers, mayor and aldermen, or selectmen, as aforesaid, shall make an immediate investigation as to the presence of combustible material or the existence of inflammable conditions in any building or upon any premises under their jurisdiction, upon complaint of any person having an interest in said buildings or premises or property adjacent thereto. Any owner or occupant of buildings or premises, failing to comply with the orders of the authorities above-specified, shall be punished by a fine of not less than ten dollars nor more than fifty dollars for each day's neglect.

SECTION 6.—Any city or town officer referred to in section two who neglects or refuses to comply with any of the requirements of this act shall be punished by a fine of not less than twenty-five dollars nor more than two hundred dollars.

SECTION 7.—The fire marshal shall receive an annual salary of forty-five hundred dollars, and the deputy fire marshal twenty-five hundred dollars. Said fire marshal may employ clerks and assistants, and incur such expenses as may be necessary in the performance of his duties, not to exceed such sum as the general court may appropriate each year, all of which shall be paid out of the treasury of the Commonwealth. The insurance commissioner shall approve all accounts of the fire marshal before they are submitted to the auditor of the Commonwealth for payment, and the said accounts shall be allowed in the same manner as other claims against the Commonwealth.

SECTION 8.—The fire marshal shall have an office in the city of Boston, shall not engage in any other business, and he or his deputy shall at all times be in the city of Boston, ready for such duties as are required by this act. The rent of his office shall be audited and paid as provided for in section seven.

SECTION 9.—The fire marshal shall submit annually, as early as consistent with full and accurate preparation, and not later than the fifteenth day of February, a detailed report of his official action to the insurance commissioner, who shall embody the material portions thereof in his annual report to the general court.

SECTION 10.—Chapter four hundred and fifty-one of the acts of the year eighteen hundred and eighty-nine, chapter three hundred and fifty-four of the acts of the year eighteen hundred and eighty-six and all other acts inconsistent herewith are hereby repealed.

SECTION 11.—This act, so far as giving authority to appoint and confirm a fire marshal and a deputy fire marshal is concerned, shall take effect upon its passage, and for all other purposes shall take effect thirty days after its passage; and the fire marshal of the city of Boston shall continue in office and have all the powers now conferred upon him by law and shall discharge the duties of his office for thirty days after the passage of this act, and until the state fire marshal is appointed and confirmed.

*Approved June 1st, 1894.*

## FIRE MARSHAL LAWS.

Laws establishing the office of state fire marshal were adopted in Massachusetts and Maryland in 1894. Bills to enact similar laws were introduced in the legislature of Vermont in 1894, and in those of Michigan and Pennsylvania in 1895. The Vermont and Michigan bills failed and that in Pennsylvania became a law. A bill in the California Legislature of 1895, empowering the insurance commissioner to investigate the causes of fires, was not passed, but a bill in the Maine Legislature of 1895, imposing this duty on municipal officers, became a law. There was an effort made in the Maryland Legislature of 1896 to repeal the fire marshal law and impose the duty of investigating fires upon the insurance department, but it did not succeed. The effort to establish a state fire marshal in Vermont was again made in 1896 in the Legislature of that State, and was again unsuccessful. Bills on this subject were before the Legislatures of Iowa, Kansas, Michigan and Minnesota, 1897, but were not passed.

The Massachusetts law authorized the Governor, with the consent of the Council, to appoint a State fire marshal for a term of five years, and, upon the recommendation of the fire marshal, a deputy marshal also. The fire marshal in Boston and the board of fire engineers in every other city and town, shall investigate "the cause, origin, and circumstances of every fire occurring" therein, and shall make "special investigation as to whether such fire was the result of carelessness or design." Provision is made for the reports of these investigations to

the State fire marshal and for the keeping of an official record thereof, and the marshal and his deputy are invested with all the judicial powers necessary to examine into the charges of arson against individuals, and to turn them over, if presumably guilty, to the proper district attorney for prosecution.

The following provision, authorizing the fire marshal or his representatives to enter any building containing combustible or inflammable material, and, if in his judgment it is dangerous to the safety of the premises, cause it to be removed at the expense of the owner, is one of the most important of the law.

SECTION 5—The fire marshal, the fire commissioners of the City of Boston, the board of fire engineers in all towns and cities, where such board is established, and the mayor and alderman in cities and the selectmen in towns where no board of fire engineers exists, shall have the right at all reasonable hours, for the purposes of examination, to enter in and upon all buildings and premises within their jurisdiction. Whenever any of these officers shall find in any building or upon any premises combustible material or inflammable conditions dangerous to the safety of such building or premises, they shall order the same to be removed or remedied, and such order shall be forthwith complied with by the owner or occupant of said building or premises; provided, however, that if the said owner or occupant shall deem himself aggrieved, the mayor and aldermen or selectmen, as aforesaid, shall make an immediate investigation as to the presence of combustible material or the existence of inflammable conditions in any building or upon any premises under their jurisdiction upon complaint of any person having an interest in said buildings or premises or property adjacent thereto. Any owner or occupant of buildings or premises failing to comply with the orders of the authorities heretofore indicated, shall be punished by a fine of not less than \$10 nor more than \$50 for each day's neglect.

Under the Maryland law the State fire marshal is appointed by the Governor and confirmed by the State Senate, holds office for two years at an annual salary of \$2,500, and may appoint a chief clerk at \$1,200 per annum. He is directed to make personal investigation into the origin of all fires occurring in the State, has judicial powers, can cause the arrest and examination of any supposed incendiary, and present the evidence to the prosecuting attorney, and must make an annual report to the Governor. The Maryland law also has this feature;

It shall be the duty of each fire insurance company or association doing business in this State, within ten days after the adjustment of any loss sustained by it, to report to the fire marshal, upon blanks by him furnished, such information regarding the amount of insurance, the value of the property insured, and the amount of claim as adjusted. as in the judgment of said fire marshal it is necessary for him to know.

The Maine law to provide for the investigation of the causes of

fires, and the publication of statistics relating to the same, requires that all fires shall be investigated by the municipal officers of cities and towns, and the result of the investigation reported to the city or town clerk, who shall keep a record thereof and within fifteen days from the first day of July and January of each year transmit to the insurance commissioner a copy of his record. The insurance commissioner is required to furnish the necessary books and blanks to carry out the provisions of the act, and to classify, tabulate, and publish in his annual report the statistics thus obtained.

The Pennsylvania law of 1895 provided for the "creation of the office of fire marshal in cities of the third class." The council of such cities may create the office of fire marshal, to be appointed by the mayor with the approval of the select council biennially. The fire marshal is authorized to enter into any premises where a fire has occurred and make an investigation, and the mayor can subpoena witnesses to attend and give evidence thereat.

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## REPORT OF THE MASSACHUSETTS STATE FIRE MARSHAL.

TO THE INSURANCE COMMISSIONER OF THE  
*Commonwealth of Massachusetts.*

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OFFICE OF STATE FIRE MARSHAL,

BOSTON, Feb. 15, 1898.

HON. FREDERICK L. CUTTING, *Insurance Commissioner.*

DEAR SIR,—I have the honor to submit herewith, in accordance with statute requirement, the fourth annual report of this office.

The total number of fires occurring throughout the State during the year was 4,030; the loss on the same was \$4,368,428. The sound value of property damaged by fire was \$35,656,179; amount of insurance at risk on the same, \$30,131,582; insurance loss paid on the same, \$3,575,965. Of the total number of fires, 337 were of incendiary origin. The total sound valuation of property damaged by incendiary fires was \$1,306,445; total insurance covering the same, \$1,055,515; total loss on same, \$473,473. Four hundred and nine fires were of unknown origin. The total sound valuation of property damaged by such fires was \$3,273,546; total amount of insurance covering the same, \$2,797,620; total loss on same, \$1,255,702. The total number of fires in the city of Boston occurring during the year was 1,069; total valuation of property damaged, \$12,776,051; total insurance at risk, \$12,060,268;

total loss, \$851,242. Of the total number of Boston fires, 38 were incendiary. Valuation of property damaged by them, \$185,614; total insurance on same, \$164,674; total loss on same, \$43,730. The causes of 62 of the Boston fires were unknown. The total valuation of the property thus damaged was \$1,152,504; total insurance, \$1,142,235; total loss, \$186,114. The total number of fires occurring in the State outside of Boston was 2,961. The total valuation of the property damaged was \$22,890,128; total insurance, \$18,071,324; total loss, \$3,518,186; insurance loss paid, \$2,771,503. Of these outlying fires, 299 were incendiary, with a total valuation on the property of \$1,120,831; total insurance, \$890,841; total loss, \$429,743. Three hundred and forty-seven of these fires were of unknown origin, with a total valuation on the property of \$2,121,042; total insurance, \$1,655,385; total loss, \$1,069,588.

During the year there have been 56 arrests and 41 convictions, with 4 arrested parties awaiting trial. Prior to the establishment of the office, less than 18 per cent. of the number of arrests resulted in convictions. During the past year over 73 per cent. have been convicted, while the proportion of convictions to the total number of incendiaries has been increased ten-fold over the former percentage. The percentage of incendiary fires occurring in the city of Boston, which under the Fire Marshal system had been reduced to a normal average of about 5 per cent., maintained during the past four or five years, has been still further reduced during the past year to 3½ per cent., a record probably not reached or even approximated in any other large city in the country. Under the system of classification employed outside of Boston prior to the establishment of the State office, many incendiary fires were formerly concealed under those classes as unknown. The percentage of incendiary and unknown fires occurring in the State outside of Boston has been gradually lowered, since the establishment of the State Fire Marshal's office, from a former average of over 35 per cent. to less than 18 per cent.; and it is confidently expected that this percentage for the current year will show a very material decrease, on account of the successful prosecutions, resulting in a total of 162 convictions during the three and a half years that the office has been in existence.

Thirty-three per cent. of the total number of incendiary fires were set for the purpose of defrauding insurance companies; 1 per cent. was the result of pyromania; 9 per cent. revenge; 2 per cent. insanity. In 16 per cent. of insurance-defrauding fires the insured parties have had more than one fire, and in one instance seven fires. The proportion of loss to the valuation of the property damaged has been greater in fires occurring outside of the city of Boston than in that city, and the proportion of loss to valuation on incendiary fires outside of Boston has been about one-third greater than in the city.

While the results already obtained are most gratifying, both in the actual achievements and the deterrent influence of the office in preventing crime, I think it is fair to assume that the successful work



has only begun, as it would seem that the first three years should be regarded as merely a preparatory foundation for the accomplishment of even more satisfactory results in the future.

To the chiefs and members of the various fire and police departments throughout the State great credit is due for assistance rendered during the year.

Respectfully submitted,

CHARLES W. WITCOMB,

*State Fire Marshal.*

## National Board of Fire Underwriters.

### COMMITTEE ON LEGISLATION AND TAXATION.

NEW YORK, OCTOBER 1, 1895.

## THE FIRE WASTE.

The *Chronicle* Fire Tables give the following as the losses by fire in the United States during the last ten years :

1885,	. . . . .	\$102,218,796	1891,	. . . . .	\$148,764,967
1886,	. . . . .	104,924,750	1892,	. . . . .	151,516,098
1887,	. . . . .	120,283,055	1893,	. . . . .	167,544,370
1888,	. . . . .	110,885,665	1894,	. . . . .	140,006,484
1889,	. . . . .	123,046,833			
1890,	. . . . .	108,993,792			
					\$1,273,784,810

### Views of State Insurance Commissioners— Fire Inquests Recommended.

*From the Massachusetts Insurance Report, 1895.*

The few months in which the office of fire marshal has been in operation in this Commonwealth sufficiently attests, and there can be no doubt that the future will confirm, the wisdom of the legislature in the passage of the act which practically extended the theretofore jurisdiction of the fire marshal of Boston over the entire Commonwealth. The value of this office well conducted can hardly be overestimated in the line of the investigation of the causes of fires, the arrest of alleged incendiaries, the removal of inflammable conditions, and through this work the reduction of the enormous fire waste, a large portion of which is clearly attributable to criminal origin. The

money expended by the Commonwealth in carrying on the work of the office of fire marshal will unquestionably prove in the results certain to be achieved one of the wisest and most economical appropriations in the interest of insurers and property holders in Massachusetts

*From the New Hampshire Insurance Report, 1893.*

The returns of fires which are required by law from the clerks of towns and cities on the first days of January and July each year have, as a rule, been promptly transmitted. The few exceptions have been found, not in the rural districts, as would be naturally expected, but in several of our largest municipalities, from which better things were looked for. It is but just to the clerks of these towns to state that it was not their fault, but that of the officials whose duty it was to investigate and report to them. The greatest danger to which any community is exposed is fire, and when of incendiary origin, it is to be dreaded on account of the feeling of insecurity which follows.

It is believed, and the belief is well founded, that the enactment and enforcement of this law have had a most beneficial result throughout the State. The very fact that an investigation follows a fire, has a healthful effect on those who expect to reap some advantage from their own or their neighbors' disasters or whose acts are prompted by either malice or revenge. That a change for the better has taken place in this direction is unquestioned

*From the Maryland Insurance Report, 1894.*

The creation of the office of State Fire Marshal recommended in my last report has received your Excellency's approval, and it is believed that a proper official examination into the causes of fires, as provided for in the Act creating the office, may reasonably be expected to afford some advantages and relief to the insurance companies, for whose benefit it was largely intended. It is believed that the establishment of similar offices throughout the country, will tend to check the growth of incendiarism and arson, which have notably increased in the past few years, and which crimes, there is some reason to believe, have been committed by persons who have successfully practiced this method of defrauding fire insurance companies in various States.

*From the Illinois Insurance Report, 1893.*

A system of fire inquests is suggested as a means to ascertain causes of fires. If the origin and cause of fires were investigated, means could be taken to prevent increase of fires, and evidence could be produced to convict persons guilty of arson. Incendiaries would be deterred if investigation were known to follow the act and conviction seemed certain.

It is suggested also that insurers be impelled to use means to prevent fires. This might be done by allowing, as payment, a part only of the actual loss whenever the fire *originated on the premises*, and

was caused by the carelessness of the owner, or any one subject to his control, and full payment when the fire originated elsewhere.

*From the Illinois Insurance Report, 1894.*

The foregoing list of 328 (failed or reinsured) companies comprises a very few that are yet solvent. The waste of capital, however, represented by companies of this and other States, aggregating over \$107,000,000 in the last twenty-five years, should teach us an impressive lesson. That vast amount, with the addition of as much more in reserve and surplus funds, represents the wasted energy and labor of a great people. In the mad haste for the development of the resources of this magnificent domain, they have built temporary structures, crowded them together, and disregarded all elements of safety. Not actuated by patriotic sentiments, they have provided for bonfires in every direction, that only await the torch of the incendiary, the careless match or the inefficient flue.

When the people realize that their main protection against fire lies in their methods of building, in fire walls of substantial thickness, with benches for joists to rest upon, in properly constructed flues, in their constant and unwearying care for their own property, then will they be entitled to low rates for insurance, and competition for business under healthy surroundings will make rates satisfactory to the insured. The solution of the difficulties surrounding the insurance situation lies more largely with the people than with the companies.

It is a painful fact that more than one-half—it might be said three-fourths—of the fires in the United States could have been prevented, and the remainder were largely due to carelessness—defective chimneys, earth oils, electric appliances, oily waste and matches.

It might be wise to compel the insured to provide measures to prevent fires by contracting to pay only 75 per cent. of any loss sustained on the premises where a fire originates, resulting from the carelessness and neglect of the owner or lessee.

I would suggest, as a partial remedy, the appointment of a Fire Marshal for the State, with headquarters in Chicago, and as many assistants as might be required, whose duty it should be to investigate the cause of every fire.

*From the Missouri Insurance Report, 1895.*

The fact remains that the fire waste in Missouri is large, and the insurance rate is accordingly high. Reduce the loss and you will reduce the rate. The one is controlled by the other. The first thing to be done is to reduce the fire loss. How can this be done? The best way apparent to my mind is to incite vigilance and encourage honesty on the part of the insured—vigilance in the honest but careless policy-holder, vigilance and honesty in the dishonest policy-holder. How can this be done? By requiring that all policy holders shall participate with the insurance company in the insurance of the risk ;

and as a consequence that every policy-holder shall share in any loss under his policy to the extent of not less than 20 per cent. of such loss, whether partial or total.

*From the Minnesota Insurance Report, 1895.*

In my last report, I also called attention to the great losses incurred by incendiarism, and recommended that steps be taken to punish these criminals by establishing the office of fire marshals, whose duty it would be to investigate the causes of all fires and prosecute offenders where it was shown fires resulted from incendiarism. A bill was introduced into the legislature with this object in view, but that body evidently did not fully realize the importance of the subject and killed the measure. I trust that the next legislature will take steps to check this evil in some way.

*From the Kansas Insurance Report, 1894.*

"We believe it would be wise to relegate in the direction of having in each county a duty imposed upon the coroner of such county of holding an inquest into the origin of fires taking place in his county; that such inquest should be conducted by the county attorneys of the various counties, for the purpose of learning the actual cause of said fires; that the findings of such inquest be filed in the office of the Superintendent of Insurance as a public document, for the purpose of affording information to insurance companies and policy-holders; the expense of such inquest to be paid out of the moneys collected by the insurance department. It is confidently believed that the enforcement of such a law would have a wholesome effect, not only in preventing incendiary fires, but in the prompt detection and prosecution of the criminal."

*From the Michigan Insurance Report, 1894*

There seems to be an insatiate desire among some people to get rid of their good money by investing in lotteries, investment companies, and wildcat insurance. A cut rate in insurance is a sweet morsel that tickles the purse until the hour of a fire comes at hand, and then when the value of a policy in these cheap concerns is shown to its possessor, the sweetness is turned to gall and wormwood. Some people never learn that something cannot be procured for nothing, and it may be that experience is the best law that can aid them.

*From the California Insurance Report, 1895.*

It is in the interest of the people that the cause of the fire be ascertained, as the lives and property of many persons are frequently involved. In many States an elaborate system of inspection of causes of fires and prosecution of incendiaries through fire marshals or fire coroners has been instituted. I do not advise the creation of any new offices at this time, as the system is being thoroughly tested in other States, but I think this department should be authorized to investigate all fires where there is any probability of incendiarism, as it can

be done without cost to the State, and if properly managed, will be of great importance to the insured. If a company withholds payment of a loss, and undertakes an investigation, a public hue and cry is raised that it is endeavoring to avoid payment of its obligations, and it is not beyond the possibilities that a company or an agent might be guilty of such conduct. Again the lives and property of innocent people may have been lost through incendiarism, which the companies failed to investigate, owing to the public prejudice against such proceedings. If this department, which holds an impartial relation to the companies and to the insured, were authorized to make a thorough investigation, the innocent policy-holders could not be forced to make an unjust settlement, and the companies, in many instances, could be saved from imposition and fraud.

*From the Tennessee Insurance Report, 1895.*

It is a comparatively easy task to take up the record of fire insurance in this State and prove two facts, namely: That the premium rate charged for insurance in this State is very high, and that the companies have failed to realize any profit out of the business collected for on the basis of the high rate of premium. These two facts force us to but one conclusion, namely: That the trouble in Tennessee is that we have more than our proportionate part of the fires, and that the desired end of cheaper insurance is to be reached through the medium of a systematic effort, by legislation and otherwise, to reduce the fire loss, and cannot be reached by going out of the State and purchasing "cheap" insurance, much of which is very high even if secured as a gift or by unnecessary legislative burdens on the companies.

If this State, through the legislature, will create the office of State fire marshal along the lines of the present law of Massachusetts, and equip such officer with proper facilities and sufficient funds to enable him to properly discharge his duties, which duties should consist of a searching legal investigation into the cause of every fire, and an official report thereon, and all possible information in reference thereto, and the prosecution of all those found guilty of willfully causing fires, and let the marshal and his aides be in the constant employ of the State in inspections and investigations with the view of preventing fires, the investment would prove, in my opinion, to be a very fine one.

Whenever insurance companies have failed to adjust their rates to their losses, then it is that the people have a grievance against such companies, but I have been utterly unable to maintain or establish such a condition against the companies operating in this State from their sworn reports, and I strongly appeal to the legislature and people of the State to make a determined effort along the proper lines to reduce the fire waste and thereby lessen the burdensome cost of insurance, and not waste their efforts in a directly wrong line.

Issued by the Committee on Legislation and Taxation of the National Board of Fire Underwriters.

## INCENDIARISM AND FIRE WASTE.

TO THE EDITOR OF THE GLOBE:—

DEAR SIR,—In the best interests of the public in general many who have given much careful thought to the matter, are of the opinion that the press should take up the subject of the enormous fire waste, resulting from incendiarism, and other preventable causes, in order to induce early legislation in the way of minimizing the same.

Notwithstanding all that has been done to improve and increase the facilities for the extinction of fires and to minimize the losses arising from large conflagrations, the percentage of the increase in the amount of property destroyed by fire during the past decade has been largely in excess of the percentage of property added to the material wealth of the country.

The opinion is held by many that this undesirable condition of things is very largely due to incendiarism at the hands of dissatisfied owners of properties, who by complicity, criminal carelessness, or by direct means, cause the destruction of their property in order to secure the amount of the insurance policies covering them. It will not be denied that incendiarism is on the increase, that while it is one of the blackest crimes on the calendar, it is one of the most difficult to detect, and that no adequate provision has been made for the apprehension of criminals of this class. Hence the necessity to provide machinery for the prevention of incendiarism and thereby extend a fair and effective measure of protection to the lives as well as to the properties of honest people.

Doubtless if the attention of the Government is called to the matter, they will not permit the present session to pass without taking steps to perfect existing laws, or to introduce new ones with a view of minimizing the number of incendiary fires in this Province. In order to accomplish this, a Fire Marshal should be appointed and maintained at the public expense; every fire should be registered in his office, and a system of investigating into the cause of each fire should be established and rigidly enforced.

Mr. O'Connor, a member of the Guelph Board of Trade, has recently dealt with the subject in an exhaustive and convincing manner. After tracing the history of the growth of fire insurance, (for it is only from this source that we can obtain any reliable statistics of fire losses from whatever cause arising) he proceeds to show what has been done by other Countries during more recent years in the way of legislation to prevent incendiary fires, to apprehend the incendiary and to obtain a complete record of losses and their causes. Continuing Mr. O'Connor says "By the year 1868 the custom of making enquiry into the cause of every fire had become law in the principal cities of Germany, Denmark, France and Russia, and losses were not paid to suspected parties until the inquiry was concluded."



" In the year 1886 it was found that from 33 to 35 per cent. of the fires which, go to make up the annual fire loss in the city of Boston, was of incendiary and unknown origin. After the enactment of the law creating the office of Fire Marshal, we find that, for a period of two years after the establishment of the office, convictions for incendiaries increased over 400 per cent. and this in the face of a very material decrease in the number of incendiary fires."

Mr. O'Connor concludes his very interesting paper by pointing out the difficulty now experienced when an attempt is made to bring the supposed incendiary to Justice: "I cannot altogether blame the insurance companies for wrong settlements, as in consequence of the unsuccessful experiences they have had, owing to the prejudice of many jurors against the insurance companies, they generally lose at law."

This brings up another very important matter which urgently calls for an amendment to the present law, to the effect that all questions of *materiality* should be disposed of solely by the Trial Judge, and not by a Jury as at present. It is a notorious fact that juries in the past, with but few exceptions, when the payment of dollars and cents was involved, have given their verdicts against corporations and in favor of individuals. In support of this fact it may be stated that claims for damages by individuals against municipalities on account of injuries sustained through defects in highways, were until recently tried by juries. These claims, however, became so frequent and the decisions of juries so uniformly in favor of the claimants, that the law was amended by enacting that all such cases be, as they are now, tried by a Judge without the interposition of a jury.

The Board of Trade of this Town has taken a deep interest in the subject of fire waste resulting from incendiarism, and at the request of my Board I have ventured to address you in the hope that others better equipped than myself may take the matter up and find some remedy for existing evils in this connection.

W. H. RIDDELL,

*President Waterloo Board of Trade*

WATERLOO, Dec. 9th, 1897.

ADDRESS DELIVERED BY  
CHARLES W. WHITCOMB,

STATE FIRE MARSHAL OF MASSACHUSETTS,

BEFORE THE ANNUAL CONVENTION OF THE FIRE UNDERWRITERS'  
ASSOCIATION OF THE NORTHWEST,

*Chicago, September 27th, 1895.*

OFFICIAL FIRE INQUESTS.

*Mr. President and Gentlemen of the Fire Underwriters'  
Association of the Northwest.*

In making the effort which I have in order to be with you to-day I must confess that I have been actuated more or less by a spirit of selfishness ; that is, I am lonesome, not personally or individually, but as a State fire marshal I am officially lonesome. The State of Massachusetts, since the establishment of the fire marshal law, looks in vain over the statute books of her sister commonwealths for a similar law,\* and she likewise feels lonesome ; not the lonesomeness of the unhappy or the oppressed, but the lonesomeness of the solitary mountain traveller who is so fortunate as to reach the summit of the Alps in time to catch one of those entrancing views when the neighboring snow capped peaks are bathed in all the glowing gorgeousness of an Alpine sunset. Surely the scene is a grand one, but how much greater the solitary traveller's enjoyment had he a friend or two with him to share his pleasure. Massachusetts is the solitary traveller, and she now beckons to her sister States to come with her to the summit of advanced legislation and enjoy with her the benefits and advantages of a State fire marshal law.

From the time of the first attempt to determine the circumstances and origin of a *malicious* incendiary fire by unauthorized coroner or sheriff in the year 1297, until the birth of fire insurance in

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\* The State of Maryland has a State Fire Marshal law and the position is ably filled by a gentleman who has already made a good record and accomplished considerable in the way of repressing incendiarism. The Maryland law, however, cannot be considered a companion law to that of Massachusetts, inasmuch as it fails to provide for the investigation of every fire and merely requires the Fire Marshal to investigate such fires as his attention may be called to. The neglect or refusal of local authorities to give notification of supposed incendiary fires has always been a vital defect in the fire inquest laws of the various States and can only be remedied by requiring an investigation of every fire by State authority.

1681, which brought with it the *fraudulent* incendiary, or the incendiary for gain, and from that time down to the present day scarcely any economic subject has provoked a more extended and more favorable discussion in parliaments, national and state assemblies, social science gatherings, commercial and other organizations than "official fire inquests."

Although the principle and theory of fire investigations appear to have been generally approved, these discussions seem, for some unaccountable reason, to have been productive of but little practical benefit to the community, and to have resulted in little else than talk, outside of arousing from time to time a righteous indignation in the breasts of various social scientists, because national governments had not given the matter more serious attention.

In 1825, a sort of incendiary epidemic prevailed at Glasgow, which was practically put an end to as soon as the sheriff began a systematic inquiry into the causes of all fires.

By the year 1868, the custom of making inquiry into the cause of every fire had become crystallized into law in the principal cities of Germany, Denmark, France and Russia, and losses were not paid to suspected parties until the enquiry was concluded.

The late Hon. Cornelius Walford, Fellow of the Royal Historical Society, and a prominent member of the National Association for the Promotion of Social Science, said, "It is the duty of every truly enlightened government to cause an official inquiry to be made into the cause of every fire whereby life or property is endangered or destroyed." He states that in several countries such inquiries are held, and that insurance companies are requested not to pay any claim in respect to property destroyed until the result of such inquiry is known to all interested. In a paper read before the Statistical Society by the same gentleman, he regrets that "no reliable statistics are obtainable as to the amount of property destroyed by fire," and says that "it seems strange beyond all power of expression that the constantly recurring devastations by fire have never yet sufficiently interested the governments of civilized nations to have caused the adoption of a simple statistical record, if nothing more than one giving the aggregate number of fires, their causes as nearly as can be ascertained, and the amount of property destroyed."

He informs us that at that time (1877) Russia was the only country in the world where such statistics were collected. He considers that "it would be of very great advantage to a nation to have the benefit of the education of such statistics, which would show, among other things, the degree of contentment and other conditions of its people."

In 1857, the New York legislature gave authority to local coroners, upon the request of the president of an insurance company or two freeholders, to hold an inquest into the cause of fires.

In the year 1867 the Legislature of Massachusetts enacted a law (chapter 216 of the General Laws of Massachusetts) providing for the holding of fire inquests. Under this law when property was destroyed by fire, if a complaint was subscribed and sworn to by any person before a police court, alleging that reasonable grounds existed for believing that the fire was caused by design, and a majority of the mayor and aldermen of a city or the selectmen of a town in which the fire occurred certified in writing that in their opinion the cause was a proper one for investigation, such court proceeded forthwith to issue a warrant for the summoning of a jury to inquire when and by what means the fire originated.

Laws similar to the above were passed in many of the other States, but in all of them, as in Massachusetts, the law became practically a dead letter and of little value. Prudent citizens were not willing to assume the responsibility of taking an oath that a neighbor's property had been set on fire by design, and at the same time, perhaps, make their own property a target of the same incendiary torch which they might complain of. It therefore became apparent that in order to remedy these defects the law must be made general, and that *every fire* must be investigated. In accordance with this view the Massachusetts Legislature, in the year 1889, took a step forward by declaring that in every case of fire where property was destroyed, the fire engineers, where there was a fire department, and where there was no such department the board of selectmen, should, within two days of the occurrence of the fire, make an investigation as to whether the fire was the result of carelessness or design, and that within two weeks they should report the facts found to the city or town clerk, who should make a record thereof, and at the end of the year report the same to the insurance commissioner. The same act also provided for an inquest when the examination above referred to furnished reasonable grounds for believing that the fire was caused by design. What was the result? In more than 90 per cent of fires which the town authorities, after an investigation, reported to the town clerk and insurance commissioner as being incendiary, they had neglected or refused to hold an inquest, as the law required them to do, and the criminals went free, without even an attempt to make out a case against them. There appears to have been two reasons on the part of the town authorities for their failure to comply with the law in this respect. They said that, inasmuch as they must first have reasonable cause to believe that the fire was the result of design before holding an inquest, the holding of such inquest might be construed as a reflection upon the character of the party whose property had been burned, and that they did not wish to take the responsibility of casting what might prove to be an unjust suspicion on a fellow-citizen. Moreover, the suspected party might be a heavy taxpayer, whom it would not be policy to offend, or he might be a prominent politician, to step on whose toes in this way might land the town official out of office at the next election, or prove a stumbling block to his future political ambitions. Again, the sus-

pected party might be some reckless and unscrupulous dare-devil who might be tempted to seek revenge on the authorities who had the temerity to say that they believed his fire was of incendiary origin, by setting their property on fire. Hence it became evident that if the investigation of fires was to be made a success the investigating power must be placed in the hands of some official *entirely removed from the influences of local prejudice, fear or favoritism*. And just here is where I find what seems to me an objection to the proposition to have fire investigations put into the hands of local coroners, although such plan would undoubtedly be vastly superior to many of the old methods. Again, these town authorities said that an inquest with a local jury would in all probability be unproductive of any result, and that they could not afford to put their town to the expense of summoning juries and witnesses, paying counsel fees and the other expenses naturally incidental to the holding of an inquest. What, then, was to be done? Massachusetts offered no exception to the epidemic of appalling fire waste which was sweeping over the country. In the year 1893 she suffered a loss of \$12,000,000 by fire, 50 per cent. of which was attributed to incendiary and unknown causes. In his annual report for 1893, Insurance Commissioner Merrill suggested, as he had previously done in other reports, "that, in view of the results following the excellent work of the fire marshal of the city of Boston, the powers and duties of that officer should be enlarged so as to apply to the entire Commonwealth.

By way of explanation, let me diverge for a moment to give you, in a word, a history of the city of Boston's fire marshal's office:—

In the year 1886, a few prominent insurance men of the city of Boston, headed by Osborne Howes, Esq., secretary of the Boston Board of Underwriters, John C. Paige, Esq., and others, appeared before the Massachusetts Legislature and asked for the establishment of a fire marshal's office for the city of Boston. Their tale of woe amounted practically to this: the insurance companies are paying out yearly a large amount of money on account of fire losses in the city of Boston. In addition to this the State of Massachusetts exacts from us a tax on premiums received for writing fire risks throughout the State, and the amount so collected by the State on account of our Boston business alone amounts to over \$50,000. "Now," these gentlemen said, "we do not necessarily complain that this tax is an unjust burden, but we find on looking over the statistics that from 33 to 35 per cent. of the fires which go to make up the annual Boston fire loss, are of incendiary and unknown origin. We therefore ask you to create an office for the thorough investigation of fires in the city of Boston, and to allow for the support of such office a sum of money not to exceed 25 per cent. of this tax which we annually pay into the State treasury on account of our Boston premiums"

The Legislature heard the appeal, enacted the law creating the office of fire marshal for the city of Boston, and in November, 1886, having received the appointment, I laid aside a portion of my law

practice and started in on the (to me) novel profession of firebug hunter. I found that the provisions of the law gave the office a character, if not anomalous, certainly unique; that the duties, while to a certain extent those of prosecuting attorney, were at the same time quasi-judicial; every fire must be investigated and reported on as to its cause and origin; when the marshal deemed it advisable he was to take the testimony on oath of such witnesses as he might choose to summon, and, after having it reduced to writing, prepare the case for submission to the district attorney. The marshal was invested with full power to subpoena witnesses and to administer and verify oaths. What did this office, clothed with such judicial prosecuting and investigating authority, accomplish? For a period covering five years after the establishment of the office, convictions for incendiarism increased over 400 per cent., and this in the face of a very material decrease in the number of incendiary fires.

The annual percentage of incendiary and unknown fires was reduced from 33 per cent. to less than 5 per cent. The thorough investigation and special report by the fire marshal's office of the disastrous fire on Thanksgiving Day, 1889, resulted in the speedy adoption of a new code of building laws for the city, which will be of inestimable value in preventing large losses by exposure in the future. The number of Polish and Russian fires was reduced from 12 per cent. of the total number of fires to 4 per cent., and the percentage of incendiary fires occurring among these people showed a signal decrease. The moral effect of the existence of the office undoubtedly accomplished much in deterring would-be incendiaries and preventing crime. Therefore, taking into consideration what they believed to be the beneficial results produced by the city of Boston office and the unsatisfactory working of the fire inquest law as applied to the rest of the State outside of Boston, the Massachusetts Legislature of 1894 decided to institute the Boston system of fire investigations throughout the State, and accordingly enacted the present State fire marshal law, a copy of which is annexed to this paper.

It may be well to briefly outline the general plan upon which the State office has been organized, as set forth in my first annual report.

The State is divided into ten districts, the city of Boston constituting one of these, and the remainder of the State being apportioned among the other nine. Each of these districts is in charge of an aid, located, so far as has been found practicable to do so, in the central portion of the district. Every fire occurring in a district is reported either by the board of selectmen or the board of engineers (according as the law applies to each particular city or town) to the aid of that district upon printed blanks furnished by the fire marshal's office. It is the duty of the aid so notified to at once proceed with an investigation, and to report at the earliest opportunity the result thereof to the head office in the city of Boston. The reports of the aids contain complete information as to the circumstances attending the origin of a fire, the loss occasioned thereby, and when deemed advisable, suggest



the holding of an inquest, at the same time furnishing a list of witnesses, the estimated value of the property destroyed, etc. After an inquest and the obtaining of such additional evidence as may be possible by extraneous investigation, a finding is made, and when the facts warrant it, an arrest follows; the party is then prosecuted in the lower court, and, if held, the case is prepared for presentation to the district attorney and to the grand jury, and then to the superior court if an indictment is found.

Nor does the work of the fire marshal's office end with such investigation and prosecution. A complete indexed record of every fire, its cause, the particulars obtained during the investigation, the evidence given at the inquest, the previous fire record of the occupants and owners of the premises where the fire occurs, etc., is kept on file in the office, from an inspection of which landlords, insurance companies and the public generally may often obtain pertinent information regarding applicants for insurance or credit. While, of course, the principal direct advantage from such records would undoubtedly accrue to insurance companies, the indirect benefit to the public would be no less great, not only on account of the obvious interest of the public in having the insurance loss reduced to a minimum, but also because the destruction of lives and *uninsured* property often results from the work of an incendiary, who would not have been an incendiary but for the possession of an insurance policy. I find, on reviewing the fire investigations held during the last seven years in the city of Boston, that 75 per cent. of the criminal fires were cases of incendiarism for gain, and that of the total number of fires set for the purpose of swindling insurance companies over 60 per cent. were the work of would-be insurance defrauders who had a record; *i. e.*, 60 per cent. of them had previously collected, or attempted to collect, insurance from one to four or five times, and in one instance twenty-two times on fires which were believed to be incendiary, or at least were looked upon as so suspicious and unsatisfactory that the best settlement possible was made by the insurance company and the policy cancelled. With the records of such parties on file in the fire marshal's office and accessible to insurance companies, the acceptance by a company of a risk on one of these "repeaters" ought to be looked upon as criminal negligence. These records should, if properly kept, furnish the public with much of the usefulness and many of the benefits of a mercantile agency; and right here becomes apparent the desirability of having similar fire marshal offices established in other States, for not only would such offices prove of inestimable assistance to one another in tracing out peripatetic firebugs, but they would prevent certain misgivings which we now have in knowing that, while a person's record for fire-insurance swindling in Massachusetts may be such as to force the swindler to practise his nefarious calling elsewhere, we have, by making such record known, only driven him across the State border to prey upon the lives and property of a sister Commonwealth.

Right here I wish to make a criticism (one of many which I might make did time allow) on the insurance companies,—a criticism which I know by aggravating experience to be just and well-founded. I have in mind many instances where insurance companies, in their anxiety to settle small losses and get the matter off their books, have made payments to parties against whom a criminal case was being prepared, thus enabling the guilty party to leave the State and get away from the surveillance of the authorities. Insurance companies should make it a rule to refuse payment in all doubtful and suspicious cases until the investigation required by law has been completed. Let it once become generally understood that the companies make it a practice to contest all fraudulent claims instead of compromising them, and thus show these incendiaries that there is *no profit* in the business of fire-setting, and you will have accomplished all that a term in State prison could do for their reformation. Nor do I, after taking into consideration the unsuccessful experience of many companies in settling unjust claims, owing to the prejudice of the ordinary jury against insurance companies, put the blame for these defective methods of settlement entirely upon the insurance company. On the contrary, I think that the public is deserving of censure in no small measure in such cases. Let the public eradicate the false but popular impression that insurance companies are souless, greedy and unfair corporations; let the public give the companies its moral support; let it encourage them to defend their rights and the payment of unjust claims; let it educate the people and consequently court juries selected from the people to see that their interests and those of the insurance companies are really the same, one and inseparable; let it show them that the insurance companies are merely the agents of this same public, charged with the disbursement of public funds, and that whenever an insurance company is defrauded or swindled the loss must eventually be paid by the public, and that every member of the community must bear directly or indirectly his share of the tax; then, perhaps, the people will begin to appreciate that the humblest laborer as well as the wealthy merchant is interested in reducing this terrible fire waste by which our municipal, State and national prosperity is being annually sapped.

While on the witness stand I have sometimes been represented as a friend of the insurance companies, and asked if I am not trying to help an obstinate corporation in its attempt to avoid the payment of an insurance claim. I answer "Yes." And I am not afraid, when the insurance company represents the people and the people's money, as I know it does, to stand between the people and the insurance-swindling incendiary. No one recognizes the many defects, sins of omission and commission, on the part of insurance companies, their agents and adjusters, more fully than I. Nor have I hesitated to call attention to these, both in private conversation and public print, whenever proper opportunity offered. But I also appreciate the fact that it is my bounden and official duty to repress incendiarism so far as in my power may lie. The most effective method of doing this is, of

course, to send the incendiary to State prison, and this is done whenever possible. There are, however, many cases (and no one can better appreciate this fact than you gentlemen engaged in the insurance business) where, although the guilt of the suspected party is practically assured, there is not sufficiently strong legal evidence available to convict him in a criminal court. where the swindler is not obliged to take the witness stand, nor his wife to testify against him, and where the prosecution is otherwise handicapped by many other technical, although no doubt wise and just, provisions of the criminal law. In a civil case, however, it is different; the guilty party, in taking the stand as plaintiff, becomes a proper subject for cross-examination as to his whereabouts at the time of the fire, the cost value of his goods, etc. Moreover, the jury need not be convinced beyond a reasonable doubt that the fire is a fraudulent one, as is the case in a criminal court, but if they find that the *preponderance* of evidence inclines them to the opinion that a desire to swindle the insurance companies was the foundation of the fire's origin, they are to find for the insurance company; and the swindler in losing his case has learned a lesson which may result in the salvation of other property, and possibly lives. So I say that where it is not possible to send the insurance swindler to State prison, the next best way to stop this incendiarism for gain is by demonstrating to him that there is no profit in the business. The second method will check him almost as effectually as the first. It goes without saying in adopting the latter course that a public officer should be extremely careful not to create any hardship for a possibly honest man, the origin of whose fire fate may have surrounded by unfortunately suspicious circumstances. In all doubtful cases it should be made a rule to give the suspected party the benefit of the doubt, but where, after a careful investigation of all the facts, a considerate official feels morally certain of the guilt of a party, I believe that the interests of justice, the salvation of human lives and the preservation of public and private property demand that he should have the courage of his convictions and give such assistance as he may be able to defeat the payment of an unjust claim, even if he do so at the risk of being called the ally of a selfish corporation.

By adopting this policy, a fire marshal's office must necessarily save thousands and thousands of dollars to insurance companies. This saving to the insurance companies is, however, not in any way the *object* of such policy, but is merely *incidental* to it. I do not care the snap of my finger about the treasury of the insurance company *per se*, although if the fire-insurance company is fair and honest the public will reap the benefit of such saving in the shape of reduced rates. What I do care about, however, is to prevent the same insurance-swindling incendiary from going abroad year after year to prey upon a long suffering community, encouraged and emboldened by his past successes, — successes made possible by the indifferent, litigation-shirking mood of some culpable insurance company, too lazy, too cowardly or too penurious to resist imposition, unless it has a fire

marshal to prepare the evidence and furnish the backbone of its defence. It may be that the acceptance of the original risk, the loss on which we are assisting the insurance company to defend payment of, was inherently so censurable by reason of the previous reputation or record of the assured that the company is deserving of no sympathy and ought to suffer the natural result of its own wilful negligence. But will a sensible juryman be prejudiced on this account and seek to punish the company, by compelling it to pay what he believes to be a fraudulent claim, simply because the company is to blame. when such payment carries with it encouragement to the same incendiary to set another fire which may spread beyond the limits of the incendiary's property, until, in its conflagrative course, the devouring flames may envelop the uninsured property of this same juryman, and possibly destroy the precious lives of his wife and children as well? No! rather let the jury render its verdict in strict accordance with the evidence, unprejudiced by the pecuniary advantage of such verdict to the insurance company, leaving it to the Legislature, if necessary, to impose a proper penalty on the insurance company for insuring a person whose fire record it could have ascertained was bad by simply telephoning to the fire marshal's office. Suppose, for instance, that the juryman were a flour manufacturer and that the insurance company was his agent for the sale of his flour; that the insurance company, as such agent, had made a contract with a customer to sell him a certain order; that this agent afterwards discovers that the customer had obtained this contract from him by false representations, and that in reality the customer was not solvent and would not be able to pay for the goods if delivered; suppose that, upon the refusal of the agent to deliver the goods as contracted, the customer comes into court as plaintiff and sues this agent to carry out his contract,—would the juryman be prejudiced to give a verdict in favor of the customer against his own agent, so as to teach the agent, who perhaps ought to have known better than to have made a contract with this customer, a lesson? What does the agent care? The amount of the verdict comes not out of his pocket, but out of the principal's own pockets, who, in this case, is the juryman himself. The prejudice of the juryman in the insurance case does not differ from nor is it more foolhardy or suicidal than in the latter instance.

Incendiarism for gain differs widely from other crimes, and different methods are necessary to detect and repress it. In the case of murder, burglary or robbery, some one's relative or friend has been killed, some one's house has been broken into, somebody's safe robbed. In other words, there is an interested party, whose first object is to notify the police. In such cases there are always traces and proofs that a crime has been committed,—the bloody hatchet, the bullet in the body of the assassin's victim, the shattered safe, the broken window, the missing money or jewelry. In the case of the fire-insurance swindler, where the crime is committed on his own premises, the facts are different. There is no one particularly inter-

ested or in a position to ferret out and discover the fact *that a crime has been committed*, and consequently nobody to notify the authorities. This incendiary for gain rarely leaves any traces behind by which a disinterested party or the police would have their attention called to the fact that the burning was of a criminal nature. It rarely happens that outside parties are in a position to have their suspicions aroused in such cases, unless it be the insurance company, and in most cases, particularly if the loss be a small one, the companies prefer to make a compromise settlement rather than undertake to prove their suspicions at the expense of much time and money, with all the chances of failure to convict awaiting them in the end. Moreover, it must be borne in mind that it is no part of the business of private corporations to prosecute crimes against the public. This should devolve entirely upon the public authorities, and, as was well expressed by a writer several years ago: "It is as much the duty of the State to hunt down and punish the man who, for personal gain, puts the match to his own property at the peril of the lives and property of his neighbors, as it is to hunt down and punish the footpad, who, also for personal gain puts the pistol to the head of the traveller upon the highway. In motive there is no difference, in result the former may be the greater criminal. The present machinery of the law is obviously inadequate to deal with incendiarism. What is needed is a competent, honest, courageous official in every country or district, empowered to investigate and pronounce upon the origin of every fire." Owing to the want of such a system of investigation, many a criminal, responsible for the destruction of valuable property, and the burning of human lives as well, has escaped the clutches of the law only to repeat his dastardly crime over and over again. It seems almost incomprehensible that in this nineteenth century, notwithstanding the annual agitations on this subject in the English parliament and in their chambers of commerce, notwithstanding repeated recommendations by the governors and insurance commissioners of our States, the continual wailings of boards of underwriters and the scattering broadcast of innumerable leaflets and brochures in advocacy of fire investigations from the ready flowing pen of our friend Hine, this evil has not been remedied.

Now, gentlemen, I assure you there are but two methods of reducing the number of these fraudulent incendiaries, viz., either the insurance companies must retire from the field or we must have an official investigation of *every fire* which occurs in these United States. I need not waste time in attempting to demonstrate to you, gentlemen, that the first of these alternatives is absolutely impracticable, for simultaneously with the disappearance of that beneficent institution known as fire insurance would come tumbling down the entire commercial system of the country, carrying with it in its downfall the business and social prosperity if not the very life and existence of the nation. It follows, then, that if this accursed species of criminal who is endangering a large amount of property and imperilling a greater number of lives every year is to receive anything like the attention

which his case deserves from the prosecuting authorities, the system of universal fire investigation, followed whenever necessary by an official inquest, must be adopted.

The next question which seems to arise is, Which of the many mooted systems of fire inquests shall we choose, and what shall be the *modus operandi* which we may expect will prove productive of the best results?

Since the year 1863 numerous bills have been introduced and favorably considered in the English parliament recommending that an inquiry should be made into the cause of every fire, and especially recommending that no claim be settled by an insurance company without a certificate from the office conducting the investigation; but difficulty seems to have been, as one parliamentary committee declared, "in adjusting satisfactory machinery for making such inquests." It is this same difficulty, in my opinion, which, up to the time of the enactment of the Massachusetts State fire marshal law, has nullified and set at naught the earnest advocacy, by State and other officials, of a system of fire inquests. The Massachusetts law may not be perfect. It may be found necessary to alter and amend it in some minor details, as future experience shall from time to time suggest; but I come before you to-day for the purpose of bearing witness that, after more than a year's trial, that law has proven not only practical but beneficial.

While the proposed law was under discussion in the Massachusetts Legislature doubts were advanced by some as to whether one office with one man at the head could properly cover so large an area and take charge of such a large number of fires. Let me dispel, so far as my testimony may avail to do so, all further uncertainty on this point. In my opinion there is no question but that it would be equally practicable to enforce the Massachusetts law in Illinois, New York or Texas, and that in fact it would be perfectly feasible to organize, on the same principle, a national bureau of fire investigations with sub-departments in every State, which should furnish complete statistics as to every fire occurring in the whole United States, and should lay the foundations for incendiary prosecutions in every State in the Union. Further, it is my judgment that this could be accomplished at an expense of less than one per cent. of the annual fire waste of the country. This plan is not chimerical, but is, I believe, just as practical as it is for your dry-goods princes here in Chicago to combine their many and varied departments under one roof and under one supreme head, or as it is for a mercantile agency to extend its prying inquiries into every corner of the globe. It is simply a question of the proper division of local labor, intelligent organization and a capable executive head.

What would be the result of such a national system as this merely in the way of preventing incendiarism? Why, suppose, for the sake



of illustration, that a stranger should walk into a Chicago office and ask for a \$2,000 policy on his stock of second-hand clothing. He states, in answer to inquiries, that he is just starting in Chicago, and that a year ago he was in business in Birmingham, Ala. Before he can call for his policy the next day you telephone to your city fire marshal's office, they communicate with the State office, where reference to the records of Alabama shows that the man was burned out in Birmingham and left town to escape a criminal prosecution without collecting his insurance, and that two years before he had a suspicious fire in Dallas, Tex., where he accepted a compromise settlement, and allowed his policy to be cancelled. The applicant would not get his policy, and your city would escape a small clothing-store fire, which in its spread might have destroyed millions of dollars' worth of property before it was extinguished.

I need not rehearse here the numerous other incalculable benefits to the public from such a system. Everybody admits its value. The only question is, Is it practicable? I firmly believe it is, provided two conditions be complied with, without which we cannot look for success in either a national, State or municipal fire marshal's office. First, we must have the right man at the head, and as I do not profess to possess the necessary requirements even in a slight degree, I will later give you my idea of what type of a man a fire marshal should be. Secondly, we must allow absolutely *no politics* in connection with the office. It must be kept independent, and free to engage the best men as assistants, unhampered and unprejudiced by the baneful influence of any political machine.

As to the man for fire marshal:—I know of no office which requires for its management in an ideal manner (and this standard, as I have said before, I do not at all claim to have reached) so many and varied qualifications as that of fire marshal. In the first place, he should have had experience as a lawyer, to enable him to properly examine witnesses who are called upon to testify under oath before him; he should have a judicial mind, in order to properly weigh the evidence preparatory to taking out a warrant if this be necessary; he should have the intuition and instincts of a detective, to ferret out evidence and work up a case against guilty parties; he should be able to bring a knowledge of chemistry to bear upon cases of spontaneous combustion; should judge cases of defective construction with the eye of a mechanic; should be enough of an electrician to hold his own in face of the disinclination of interested parties to attribute any fires to electricity. In fact, there is scarcely any knowledge or experience which may not prove useful to the ideal fire marshal. It might even be an advantage if he possessed the musical ability of the Pied Piper of Hamelin, and by playing on his flute could lead all the incendiary rats in Chicago into Lake Michigan and drown them. A lawyer with the experience of an adjuster or an adjuster with the training of a lawyer would possess very many qualifications for the place. In

addition to possessing all of the above traits, it naturally follows that he should be a man of honesty, industry, and perseverance.

Another important provision of the fire marshal law, and one which has already resulted in eliminating a considerable amount of the physical if not of the moral fire hazard of the State, is the authority given to the fire marshal, boards of engineers and selectmen, to cause the removal of dangerous and inflammable conditions on any premises.

But, as I have already trespassed too long upon your time and that of the gentlemen who are to follow, I will merely say, in concluding this hastily prepared paper, that I trust that you gentlemen, in returning to your respective homes, will go into all the corners and by-ways situated within the limits of your thriving association and preach the gospel of "official fire inquests;" talk it in the corner grocery, which is often the nursery of the caucus; bring it up in the caucus, air the subject in convention, lay the matter intelligently before your governors and agitate the question in legislative assemblies. Better than all this prevail upon your boards of trade, your chambers of commerce, your heavy taxpayers, and public-spirited citizens, rich or poor, to take hold of the matter, for it is *these people and the public generally* who are interested in it far more than the insurance companies. Do not let the people make the mistake of thinking that a fire marshal is necessarily a friend of the insurance company. He is, on the contrary, a friend of the people, including particularly the loyal firemen who so often take their lives in their hands to save our property, and upon whose hearty co-operation a fire marshal's success must largely depend. The fire marshal is a friend of the insurance companies only in the same manner that a school teacher is desirous of assisting a studious and well-behaved pupil. As the fire marshal stands between the people and the fire fiend, so also he stands between the people and the fire-insurance company whenever the company fails to give the people the benefit of that intelligent management which, in its relations to the people as their agent, it owes them.

In advocating the establishment of offices for the investigation of fires thus earnestly I have not been actuated by the interests of any individual or corporation, but have been entirely influenced by a desire to suggest, if possible, in my humble way, some improvement in the social and economic condition of the most prosperous and progressive nation in the world,—the United States.

## FIRE MARSHALS.

The following is a copy of a report on this subject, addressed by Mr. G. W. Bell, the Secretary, to the Directors of the Law Fire Office, London, Eng., on the 15th February, 1886. We are enabled, by the courtesy of that gentleman, to reprint it on this occasion, and we have no doubt it will be read with great interest ;—

DEAR SIR ;—

I reported to the Board in November last that, on the 20th of that month, the Managers of this and of several other London Fire Offices attended by invitation a Committee of the Common Council of the City of London, in reference to the proposed appointment of an Officer to be charged with the inquiry, under legal authority, into the causes of Fires in the City of London. In reply to questions put by the Committee, the Managers stated that the business of Fire Insurance Companies did not extend to the extinction, or to the prevention of fires, but simply to indemnifying owners for loss or damage ; but that they would readily co-operate in any such valuable public duty by furnishing information obtained in their own offices, or by the London Salvage Corps belonging to them. They desired it to be understood that their own business was purely commercial, that the protection of life, limb, and property must attach to the public local authorities, and that the appointment or the cost of a Fire Marshal, as in Germany, or in the United States, could not be undertaken by the Fire Insurance Offices. An opinion was entertained by some of the Managers that the duties of such an officer ought to extend to the whole Metropolis, and that they should not be limited to the mere investigation of the causes of fires, but also directed to the reasons of their spreading, such as defective construction of buildings, bad state of thoroughfares, defective water supply, or other causes.

In consequence of several questions put to me on this subject, it may be convenient that I should remind you of the circumstances under which the appointment of a Fire Marshal, or Magistrate charged with the investigation of the causes of fires, has been hitherto delayed.

In the year 1851, the late Mr. William Payne, then Coroner of London and Southwark, addressed a letter to the Lord Mayor, giving the history of the appointment to the office of Coroner, and describing the practice in the Coroner's Court, and the Statutes which had affected it up to 1st and 2nd Phil. and Mary Cap. 13. He quoted the opinion of Lord Chief Justice Denman, (Sep. 1847.) "Long before I heard of the suggestion that Coroners should enquire respecting fires,

it had occurred to me as a most desirable improvement." This opinion was probably suggested by the circumstances of a great fire in Alderbury, upon which Mr. Payne ventured to hold an inquest.

The "Times" of August 27th, 1845 commended his action, and quoting the Statute of Edward I. expressed his opinion that "the Coroner's duty is to inquire on behalf of the crown into a variety of matters affecting the public peace and safety."

In the year 1860 the propriety of holding such inquests was judicially denied in the case of the "Queen vs. Hereford," where a rule calling upon the Coroner of the City of Manchester to show cause why a writ of prohibition should not issue to prevent him from further holding an inquisition respecting the origin of a fire in that city was made absolute, and prohibition issued accordingly. Lord Chief Justice Cockburn, and Justices Wightman and Blackburn, ruled that a Coroner has no power to hold an inquest respecting the origin of a fire. The Lord Chief Justice referring to Statute Edward I, said, "I do not say that all doubt has been removed," but if such jurisdiction is to be exercised after a lapse of five or six hundred years, it ought to be by the express authority of the legislature.

In the year 1867, Mr. McLagan, M. P., (Liverpool), introduced a Bill to make provision for inquiries into the origin and circumstances of "Fires." This Bill, which was favored by the Fire Offices, appears to have been talked out.

Mr. Payne, the City Coroner, in December, 1882, drafted a Bill to make provisions for investigating the causes and circumstances of fires where no death had taken place, and forwarded the same to the then Secretary of State for the Home Department, who referred Mr. Payne's communication and the Draft Bill to the Chairman of the Metropolitan Board of Works for him to submit to that body, and requesting an expression of their opinion upon Mr. Payne's proposal.

A correspondence ensued between the Metropolitan Board of Works and the Home Secretary, the result of which was that the Metropolitan Board of Works expressed an opinion that it was desirable that such an inquiry should be held, and expressed their willingness to defray the necessary expenditure in all cases where the Board considered it necessary that such an inquiry should be held; provided that some other officer than a Coroner—to be appointed by the Secretary of State—should hold the inquest, and that the Board should be entitled to attend the inquiry, and to take such steps as might be necessary to insure the attendance of witnesses and the production of all necessary documents.

Since the date of that correspondence (March, 1883), the Home Office appears to have done nothing in the matter.

The circumstances of the recent fire in Charterhouse Buildings led the Common Council of London to invite the attendance of the Fire Office Managers, which I lately reported to the Board. The Common Council have resolved to ask for a Royal Commission on the subject, but it is understood that the members of the Metropolitan Board of Works are not now in favor of the step which in 1883 they approved and expressed their willingness to incur the necessary expense.

Within the last few days, a communication on the subject of fire inquest has been addressed by Captain Shaw to the Gas and Water Committee of the Corporation, in which he opposes sundry difficulties which in his opinion might prevent the appointment of such an officer as has been contemplated.

He states that the Fire Brigade officer makes every possible inquiry in order to discover the circumstances leading to a fire; that there are many persons injured by fire whose private business would not bear the light of an official inquiry; and that the time and expense of investigation would be enormous, and that the money might be more profitably laid out on stations, engines and extinguishing appliances.

To the first of these objections I should reply that the Fire Brigade officer's investigation is unofficial, and only in the nature of a preliminary inquiry; his second objection does not seem to me to have much weight; as to the expense, Captain Shaw estimates that London, with over 2,000 fires a year, and allowing £50 for each investigation, would involve the ratepayers in an annual expense of £100,000.

It should, however, be remembered, that in the majority of cases half an hour would enable an experienced Fire Marshal to effect his inquiry; and that in only a very small number of fires even a cost of £10 would be required. It may also fairly be expected that the appointment of a proper Officer would have some effect in diminishing the number of serious or dishonest fires.

It appears to me that the Coroners would not be fit for this purpose, and that the Fire Marshal, besides having had a legal training and versed in the rules of evidence, should have some practical scientific knowledge. He would daily be provided with the reports of the London Fire Brigade and of the Salvage Corps, as at present sent every morning to the Managers of the Fire Offices, and would then send one of his own officers to each house where a fire occurred, to report to him whether there were any circumstances requiring his notice. In a large number of cases the damage would be so trifling and so evidently accidental that the Fire Marshal would not consider any further investigation necessary, but probably one case each day would require his personal attention. He must be a man of social

position superior to that of all the officials of the Fire Brigade, and of the numerous claim-makers and assessors, who either officially or voluntarily attend every fire. As to the cost, allowing a fair scale of salary to the Fire Marshal and to his deputies, I cannot estimate the expense at more than £2.500 per annum.

It is interesting to read in Captain Shaw's report that, after all his objections, he gives his opinion that "there can be do doubt that there ought to be some recognized body entrusted with the duty of guarding and otherwise protecting the enormous value of property in London, during and after fires, and with the power of investigating all circumstances connected with fires."

The long and valuable services of Captain Shaw and the discipline and skill of the Corps under his command should be universally recognized; but it cannot be forgotten, as he indeed states, "that in the event of a fire there are at present several forces working independently." There are, in fact, the City and the Metropolitan bodies of Police, the Water Companies, the Parochial Authorities, and the Salvage Corps of the Insurance Offices, besides the Metropolitan Fire Brigade, and sometimes Volunteer Firemen with their engines.

Whether it would be to the interest of the Fire Insurance Companies that a Fire Marshal should be maintained, may be a matter of opinion; but there can be no doubt that the appointment of such an officer would tend to the safety and protection to the lives of all resident in London, to the protection of their property, insured or uninsured and to the proper discipline of the forces employed at the expense of the ratepayers.

I am, dear Sir,

Your faithful and obedient servant,

GEORGE WILLIAM BELL,

*Secretary.*



# Post Magazine and Insurance Monitor.

*Saturday, 14th December. 1895.*

In another column we are privileged to have the opportunity of reprinting a verbatim copy of the circular on Fire Inquests and Fire Marshals, issued by the secretary of the Law Fire Office to his board of Directors, as far back as February 1886. It is an able document, in which the case for the creation of a fire marshal's establishment in every municipality is put very clearly. Our own arguments expressed only a few weeks ago, receive striking support from this authoritative pronouncement, and when it proceeds to tell us "the reason why" nothing further has been done in the matter, after a lapse of nearly a decade, we confess we are not at all surprised. The civic and bureaucratic "stars in their course" have hitherto fought against the coming of the fire marshal, and opposition of that kind is hard to kill.

From Mr. Bell's very explicit and business like statement, we gather that the suggested scheme of ten years ago fell through, either owing to the active opposition or the lukewarm support of the three following authorities;

- (1)—The City Corporation—who could not look or would not look beyond their own borders.
- (2)—The Metropolitan Board of Works—who first blew hot and then cold.
- (3)—Captain Shaw—who said—just what Captain Shaw might have been expected to have said.

Well, in the interval of ten years the following changes have taken place;—

- (1)—The City Corporation is dying—"Unification must set in" as our contemporary "London" has it in its spirited cartoon.
- (2)—The Metropolitan Board of Works is actually dead, although its unquiet spirit is still said to walk o' nights amongst the dead leaves which bestrew the bypaths of Spring Gardens.
- (3)—Captain Shaw—is not dead, we are happy to say, but translated to another sphere, the atmosphere of which is more suited to the development of new ideas than was the official high-dried air which he used to breathe at the headquarters of the Fire Brigade.



For all these reasons therefore, we think the time has now come for a revival of the buried scheme, on the extended lines which we set out in our recent article. We propose, accordingly, to keep this subject alive in our columns, and we cordially invite communications and suggestions from our readers bearing upon it. Captain Shaw said the appointment of a Fire Marshal for the Metropolis would involve the ratepayers in an annual expense of £100,000. Mr. Bell thought it would not come to more than £2,500. The first figure is absurdly high, the second is probably too low. £2,500 might certainly cover the bare salaries of the Chief Marshal and his three or four deputies. But there would be the expenses of an indoor clerical staff as well; there would be the printing of reports, the drawing and lithographing of plans, etc., legal expenses also in connection with prosecutions. In connection with the latter, where the benefit would be distinctly in favor of the Insurance Companies it might be admitted that a fair proportion of such charges should afterwards be recovered from the Fire Offices. There would also be the expense of horses and vehicles to enable the Marshal and his subordinates to get about rapidly from point to point. We do not see how all could be done within the twelve miles radius of the Metropolitan area without a reasonable outlay. We do not hesitate to assert, however, that in a very short time the result would be the diminution of the London fire waste bill by at least £250,000 per annum. Of the outlay, the Imperial Government (for reasons often stated in these columns) should at least pay one-half. As to this collateral matter, there need be no fear regarding the ultimate action of the Imperial authorities. Even as we write, the Government has cried "Pecavi." Westminster Vestry has just received £10,000 from the Government in consequence of the increased valuation of Government buildings and of the Houses of Parliament. This amount is equivalent to saving the ratepayers an additional tax of threepence in the pound. The Strand Union will also receive from the Government a lump sum of £11,000. It is a good start and forms an excellent precedent.

We quite agree with Mr. Bell that Captain Shaw's second objection, (*i. e.* "that there are many persons injured by fire whose private business would not bear the light of an official inquiry") does not count for much. The car of Progress cannot be stopped because "the man in the street" has tender feet or suffers from obdurate corns. He should either consult a chiropodist, or keep out of the way. As to what we have previously said respecting the need of the fire marshal or his deputy being present at a fire for the purpose of taking notes we find our views supported in a paragraph from our American Contemporary, "The Exchange and Review." Speaking of Philadelphia it says "A special fire detective service has been projected, which starts with the proper rule that inquiry as to fire origin should begin upon the alarm of fire. It is proposed to furnish two trained men to ride with each wagon from the Salvage Corps to the scene of every fire. Arrived there it is the sole duty of these men to discover how

the ignition started." It will thus be seen that practical men in both hemispheres are united on the main points connected with a fire marshal's duties.

The recent great fire in Belvedere Road, Lambeth, furnishes, too, another instance of the urgent need of an independent report other than that of the Fire Brigade. Concerning it, Mr. J. Rogers writes to a contemporary as follows ;—

" I think public attention should be called to this fact. An engine came into Addington Street while the flames were raging fiercely. Being a member of the General Purposes Committee of the Lambeth Vestry, I showed the firemen the plug. But alas, they worked for half an hour at it in vain, it was filled full of granite stones. They broke the top of the plug (there it is now) but they got no water. I am afraid that in most of our back and side streets these fire plug holes are so filled up."

We are aware of course, that the County Council are gradually replacing all fire plugs with hydrants. The plug referred to therefore, may have been on the retired list, and not meant for further service. But if so, why should the firemen have wasted half an hour over it? Anyhow, the incident well illustrates our present argument. Under existing arrangements we do not as a rule, hear of these occurrences, which delay the brigade and speed the fire, unless a press reporter or a "General Purposes" Committee man gets on the scent. And then, even, it is easy for the scent to be lost again through the Agency of the proverbial "red herring."





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